

PRESIDENT OBAMA AMENDS MAJOR DISASTER DECLARATION – INDIVIDUALS & HOUSEHOLDS

On May 28, 2010, President Obama amended the major disaster declaration for the State of Connecticut to approved FEMA individual and household assistance. This announcement permits the release of Federal funds to help individuals and households recover from the severe storms and flooding that began on March 12th-14th, 2010 and March 29th-30th, 2010. The declaration was issued for five counties: Fairfield, New Haven, New London, Middlesex, and Windham.

Individuals must formally register their damages from the March flooding with the Federal Emergency Management Agency (FEMA) even if they have already called the State of Connecticut's 2-1-1 Infoline to report their damages.

To register for individual and household assistance, individuals should call the FEMA hotline at 1-800-621-FEMA (3362). The hotline is open seven days a week, from 6:30 a.m. until 1 a.m. on Mondays through Fridays and from 6:30 a.m. until midnight on Saturdays and Sundays. Online registration is also available at www.disasterassistance.gov.

FEMA's Individuals and Households Assistance program provides financial help or direct services for necessary expenses and serious under certain conditions for the following items:

- Temporary Housing
- Repair
- Replacement
- Sem-Permanent or Permanent Housing Construction
- Other Needs Assistance

PRESIDENT OBAMA ISSUES MAJOR DISASTER DECLARATION – PUBLIC ASSISTANCE & HAZARD MITIGATION

On April 23, 2010, President Barak Obama issued a major disaster declaration for the State of Connecticut. This announcement permits the release of Federal funds to help communities recover from the severe storms and flooding that began on March 12th-14th, 2010 and March 29th-30th, 2010. The declaration was issued for three counties: Fairfield, Middlesex, and New London.

President Obama's major disaster declaration provides Federal funds for (1) Public Assistance; and (2) Hazard Mitigation Grant Program. A brief description of these two FEMA programs:

- Public Assistance – Direct federal assistance to State and local governments and certain private nonprofit organizations for emergency work and the repair or replacement of disaster-damaged facilities. Eligible Counties: Fairfield, Middlesex and New London.

- Hazard Mitigation Grant Program – Assistance to State and local governments and certain nonprofit organizations for actions taken to prevent or reduce long-term risk to life and property from natural hazards. Eligible Counties: All Counties in State of Connecticut.

Questions or concerns can be directed to the CT Department of Emergency Management and Homeland Security (DEMHS) to Deputy Public Assistance Coordinator Mark Scerra at (860) 256-0878, E-mail mark.scerra@ct.gov. Public Assistance Coordinator Judy Pahl will be available after May 3rd at (860) 256-0877, Email judy.pahl@ct.gov.

INSURANCE CLAIMS

Connecticut residents impacted by the rain and wind storm may call the CT Insurance Department's toll-free hotline at 800-203-3447 with questions about claims. Residents calling this hotline can get questions answered about homeowner's policies, flood insurance and catastrophe claims.

Residents can also visit the state CT Insurance Department's website at www.ct.gov/cid to get tips for making the claims process easier. Contact your Local Emergency Management Director at http://www.ct.gov/demhs/lib/demhs/emergmgmt/local_emg_mgmt_public_contacts_1_10.pdf with information on uninsured damages to your home, property, or business as a result of the March 2010 storms.

The CT Department of Insurance <http://www.ct.gov/cid/cwp/view.asp?Q=458040&A=3299> has compiled a "Consumer Resource Page – Flood Insurance" with important information:

- Immediate Disaster Assistance
- Connecticut American Red Cross
- InfoLine 211
- Consumer Services – How to File a Complaint
- National Flood Insurance Program
- FEMA Resources
- Fact Sheets/FAQs on Flood Insurance and Homeowner Storm Claims
- Volunteer Resources

DRINKING WATER – WELL SAFETY

You can access information about drinking water and well safety information is available at <http://www.ct.gov/dph/cwp/view.asp?a=3115&q=457820>.

CONNECTICUT EMERGENCY HOMEOWNER LOAN PROGRAM

Governor Jodi Rell announced that the State of Connecticut has created an emergency loan program to help homeowners make repairs and recover damages sustained in the March 2010 rainstorms and floods.

The program, funded by the CT Department of Economic Community Development will be administered by the CT Housing Investment Fund (CHIF). \$1.5 million will be made available in low-interest loans for homeowners only at a 2% interest rate to cover the purchase of furnaces and hot water heaters damaged from basement flooding. Damages must be specific to the March 2010 floods and verifiable proof is required (i.e. photos, notes, videos, etc). Maximum loan limits are:

- \$20,000 for structural repairs
- \$750 for hot water heaters
- \$7,000 for furnaces

The loan program is available starting the week of April 5, 2010 and details can be found at www.chif.org.

Connecticut families who receive Food Stamps are eligible for replacement benefits if their food has spoiled due to flooding or other disaster-related damage to their homes. Food stamp recipients can call Infoline toll-free at 2-1-1 to ask for replacement benefits. They will get a form to fill out and send to the CT Department of Social Services which administers the food assistance program. The deadline for applying for this extra help is 10 days from the date the food was lost due.

NONPROFIT GROUPS - PUBLIC DISASTER ASSISTANCE

Certain private nonprofit (PNP) groups in the disaster-designated counties that experienced damages from the severe storms and flooding occurring March 12, 2010 and continuing may be eligible for Public Assistance from the Federal Emergency Management Agency (FEMA). That includes eligible PNPs in the counties of Fairfield, Middlesex and New London.

A PNP is an organization that owns or operates facilities that provide certain essential services of a governmental nature and may be open to the general public. These groups may provide critical and non-critical services. Examples of PNPs include: utilities (such as power, water and sewer), emergency medical facilities, volunteer fire departments, educational facilities, zoos, community centers, libraries, homeless shelters, senior citizen centers, governmental low-income housing, alcohol and drug treatment centers, facilities offering programs for battered spouses, animal control facilities, facilities offering food programs for the needy, daycare centers for children or individuals with special needs.

PNNs begin the application process by contacting their local (city or county) Office of Emergency Preparedness. **The deadline to apply is May 24, 2010.**

U.S. SMALL BUSINESS DISASTER LOANS

Low-interest federal disaster loans from the U.S. Small Business Administration (SBA) are now available for Economic Injury Only to Tolland, Windham, and New London counties to qualified homeowners, renters, and businesses affected by the recent flooding. Small businesses and certain non-profits in New London, Tolland and Windham counties may participate in the SBA's Economic Injury Disaster Loans Program.

Small businesses, small agricultural cooperatives and certain private, non-profit organizations of all sizes suffering substantial economic injury may be eligible for a loan of up to \$2 million to meet necessary financial obligations – expenses the business would have paid if the disaster had not occurred. These loans are available regardless of whether the business suffered any physical damage. SBA Disaster Loans:

- Home Disaster Loans
- Business Physical Disaster Loans
- Economic Injury Disaster Loans
- Mitigations Loans

The filing deadline for applications for Physical Damage to homes, personal property, and businesses – May 28, 2010

The filing deadline for applications for Economic Injury – December 19, 2010.

Applications can be obtained by calling the SBA Customer Service Center at 1-800-659-2955. The application can also be completed on line at <http://www.sba.gov/services/disasterassistance>. Loan amounts and terms are set by SBA and are based upon each applicant's financial condition and the amount of uninsured losses.

For more information, contact SBA Disaster Assistance Customer Service Center at (800)659-2955 or disaster customerservice@sba.gov.

WEBSTER OFFERS LOAN AID TO FLOOD VICTIMS

Waterbury lender Webster Bank is offering loans and other assistance to consumers and businesses impacted by recent flooding in Connecticut, Massachusetts and Rhode Island. Discounted home improvement loans, deferred or alternative loan payments for existing customers, and expedited bridge loans of up to \$200,000 for businesses that qualify for federal disaster aid are part of the assistance package.

Webster also is offering to eligible businesses conventional and Small Business Administration loans at a fixed rate of 5.5 percent for up to five years. Webster will charge fees only for its out-of-pocket expenses.